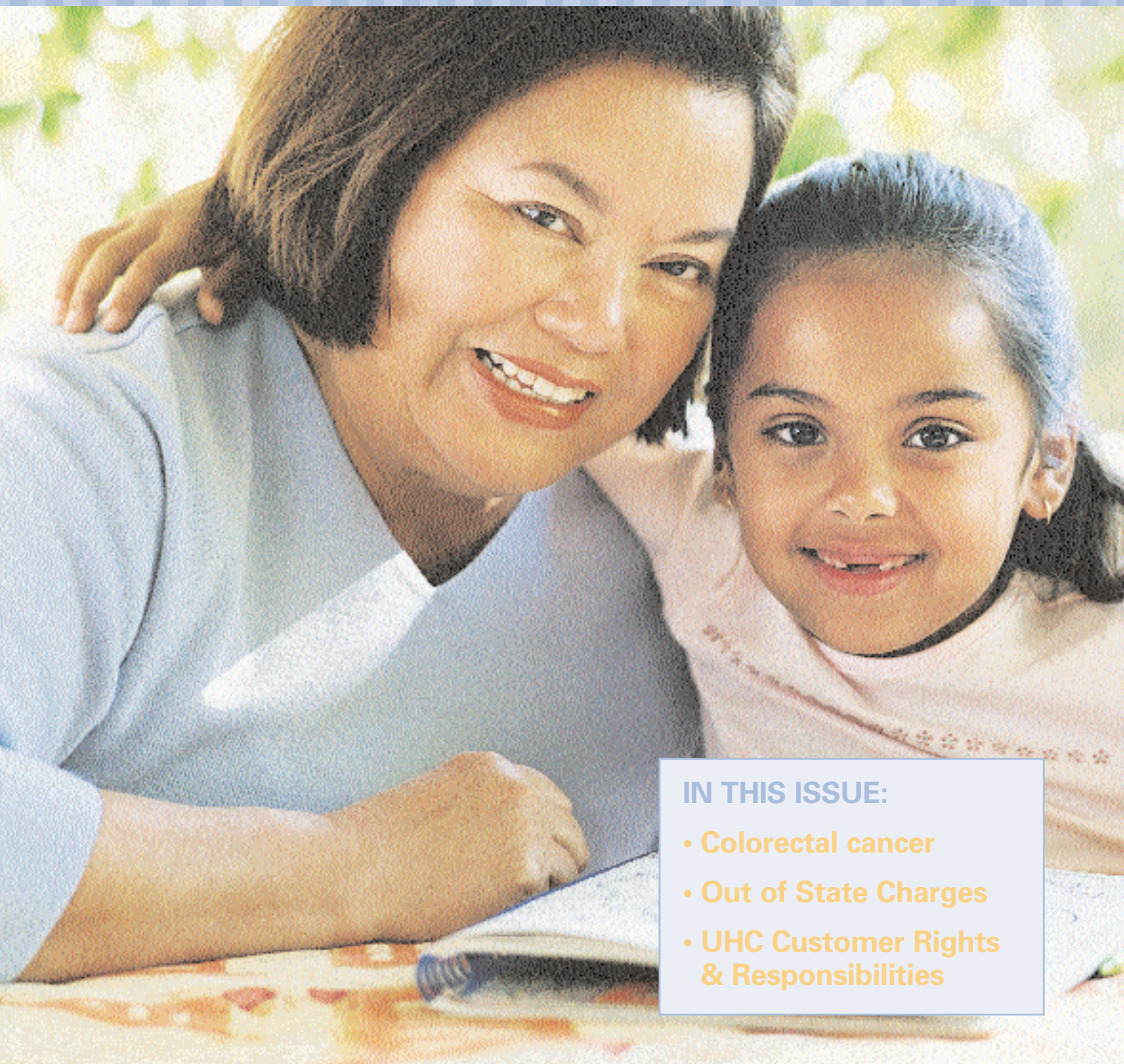


Connection

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Did you know March is Colorectal Cancer Awareness Month?

Colorectal cancer is cancer that starts in the cells of the colon or rectum. These are both parts of the digestive system, where food is processed to rid the body of waste. Like many cancers, doctors don't know the exact cause of colorectal cancer, but research has shown that people with certain risk factors are more likely than others to develop colorectal cancer. These risk factors include;

- Being over 50 years of age
- Growths on the inner wall of the colon or rectum called polyps, these can be identified through a screening test with your doctor
- Family history of colorectal cancer
- A previous personal history of colorectal cancer
- Cigarette smoking and a diet high in fat may also be risk factors for colorectal cancer

According to the American Cancer Society, other than skin cancer, colorectal cancer is the third most common cancer found in men and women in the United States. There are several screening tests that look for the disease in people without symptoms. Often times these tests can detect cancer early enough to greatly

improve the chances of successful treatment. If you are over 50, the following screenings are recommended. Talk to your doctor about these tests and which are right for you.

- Fecal occult blood test (FOBT) every year
- Sigmoidoscopy every five years, or a colonoscopy or double contrast barium enema every five to 10 years
- Digital rectal exam every five to 10 years at the time of your sigmoidoscopy, colonoscopy or barium enema.

Often, early stages of cancer do not cause any pain; that is why it is important to talk to your doctor about screening even if you don't feel any pain or symptoms. Some common symptoms of colorectal cancer can include:

- A change in bowel habits
- Diarrhea, constipation, or feeling that the bowel does not empty completely
- Blood (either bright red or very dark) in the stool
- Stools that are narrower than usual



- Abdominal discomfort (frequent gas pains, bloating, fullness, and/or cramps)
- Unexplained weight loss
- Fatigue, tiredness, nausea or vomiting

It is important to remember that other, non cancerous, health problems can also cause these symptoms. If you are over 50 years old or have one or more of these symptoms or risk factors, it is very important to talk to your doctor today about which screenings are right for you. Keep in mind that for all SHBP UHC plans, in-network routine colonoscopy screenings for colorectal cancer, for persons 50 years or older, are covered at 90% of eligible expenses not subject to your deductible. Non-routine colonoscopy screenings are subject to the deductibles.

If you or a loved one are diagnosed with cancer, you may have many questions and be faced with making some difficult and important decisions. The following resources may be able to help;

www.urncrs.com

1-866-936-6002 Cancer Resource Services. This free benefit through your United Healthcare plan, provides specialized consulting services, and acts as an access point to a national network of premier cancer centers.

www.preventcancer.org/colorectal/

Cancer Research and Prevention Foundation. Their mission is the prevention and early detection through scientific research and education.

www.cancer.org

The American Cancer Society. The goal of the American Cancer Society is to prevent cancer, save lives, and diminish suffering from cancer.

www.nlm.nih.gov/medlineplus/colorectalcancer.html

A service of the US National Library of Medicine and The National Institutes of Health, this site provides links to select health related subjects.

Traveling Out of State?

Tips to help you minimize your out-of-network expenses

- Use in-network physicians and facilities Physicians and facilities participating in the UnitedHealthcare network have agreed to accept a discounted rate in exchange for access to UnitedHealthcare enrollees. You benefit by having access to a large national network of over 470,000 physicians and 4,500 facilities and your financial responsibility is limited to your copay and minimal out of pocket expenses (i.e. deductibles, coinsurance) for these services.
- To find a network physician or facility to meet your needs, use our customized physician directory on myuhc.com. Or, call the toll-free customer service number on your UnitedHealthcare identification card to find a network physician or facility. It is your responsibility to confirm that a physician or facility is participating in the UnitedHealthcare network in order to receive in-network coverage.
- Understanding the cost of seeking care outside the network physicians and facilities that do not participate in the network are free to set their prices for the care and services they provide. Using a non-network physician or facility for anything other than emergency care will result in a higher deductible and coinsurance amount and more financial responsibility for you than receiving the same service from a network physician or facility.

If you still choose to receive care from a non-network physician or facility, before you receive care, we recommend that you:

- Understand your UnitedHealthcare benefits. Check your Summary Plan Description to confirm that you have out-of-network benefits and understand the details of your out-of network coverage, including your deductible and coinsurance.
- Understand what you might be required to pay. Ask the physician or facility about their billed charges for the services you need.
- Ask the physician or facility to negotiate with you. Many physicians and hospitals prove discounts on their services
- Notify UnitedHealthcare of any non-network inpatient stays within one business day.

UnitedHealthcare Customer Rights and Responsibilities

We tell our customers they have the following rights and responsibilities, all of which are intended to help uphold the quality of care and services they receive from you. These rights and responsibilities are reprinted from our customer handbook.

Customers have the right to:

- Be treated with respect and dignity by UnitedHealthcare personnel and network physicians and health care professionals.
- Privacy and confidentiality for treatments, tests or procedures received.
- Voice concerns about the service and care you receive and to register complaints and appeals concerning your health plan or the care provided to you.
- Receive timely responses to your concerns.
- Participate in a candid discussion of appropriate and medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Be provided with access to health care, physicians and health care professionals.
- Participate with your doctor and other caregivers in decisions about your care.
- Make recommendations regarding the organizations customer's rights and responsibilities policies.
- Receive information about UnitedHealthcare, our services and network physicians and health care professionals.
- Be informed of, and refuse to participate in, any experimental treatment.
- Have coverage decisions and claims processed according to regulatory standards.
- Choose an advance directive to designate the kind of care you wish to receive should you be unable to express your wishes.

Customers have the responsibility to:

- Know and confirm your benefits before receiving treatment.
- Contact an appropriate health care professional when you have a medical need or concern.
- Show your identification card before receiving health care services.
- Access our web site www.myuhc.com® or call Customer Member Service to verify that your physician or health care professional is participating in the UnitedHealthcare network before receiving services.
- Pay any necessary copayment at the time you receive treatment.
- Use emergency room services only for injury or illness that, in the judgement of a reasonable person, requires immediate treatment to avoid jeopardy to life or health.
- Keep scheduled appointments.
- Provide information needed for your care.
- Follow the agreed-upon instructions and guidelines of physicians and health care professionals.
- Participate in understanding your health problems and developing mutually agreed upon treatment goals.
- Notify your employer's human resource department of a change in address, family status or other coverage information.
- Visit our web site www.myuhc.com or call the Customer Care number on the back of the Customer ID Card when you have a question about your eligibility, benefits, claims and more.

It just makes sense.®



UnitedHealthcare ID Cards and Claim Addresses

Be sure to show your new identification card to all providers including lab and x-ray facilities. If the provider files claims for services after 1/1/06 with Blue Cross, they will not be forwarded to UnitedHealthcare. The bills will need to be resent to the PO Box on the back of your new United Healthcare ID card.

Network News

To get the latest information on providers in your area, go to www.myuhc.com/groups/gdch and click on Network News.

Address Updates

You could be missing out on important mailings. If you've recently moved or changed addresses, go to www.dch.georgia.gov to complete and submit the online change of address form today.



IMPORTANT CONTACT INFORMATION

Where To Go When You Want Information

www.myuhc.com/groups/gdch

Personalized tools, information and answers for managing your health care. Logon on anytime 24/7 to get important benefit, claim and health information on the Internet when it is convenient for you!

www.liveandworkwell.com

An informative Web site with a behavioral health clinician directory, comprehensive health articles and tools, and more.

www.unitedhealthwellness.com

An exciting portfolio of workplace and online programs to help improve your health and well-being. UnitedHealth Wellness offers access to a broad range of new and existing resources that include information, tools and other services to help you stay healthy.

NurseLineSM: 866-696-5846

Talk to a Registered Nurse 24 hours, seven days a week and access thousands of topics in the Health Information Library.

Care Management

Refer to the customer service phone number on the back of your ID card.

PPO/Indemnity:	877-246-4189
Choice HMO:	866-527-9599
High Deductible:	877-246-4195
Consumer Driven Health Plan:	800-396-6515
Retirees:	877-246-4190

The *Connection* will be made available monthly via the custom Georgia Department of Community Health myuhc.com site (www.myuhc.com/groups/gdch) to all State employees who are members of the UnitedHealthcare State of Georgia Health Benefits plan. Hard copies may also be made available by your plan administrators/payroll managers - check with them for details.